

Testimony of : Phil Boyle
In support of: SB 812 "An Act Concerning the Connecticut
Health Insurance Board of Directors

Insurance and Real Estate Committee

To: Chairman Crisco and Chairman Megna; members of the
committee.

My name is Phil Boyle. I am here today to testify in favor of
Senate Bill 812 An Act Concerning the Connecticut Health
Insurance Board of Directors.

The intent of the bill is to have a health insurance broker added
to the Board Directors for the Exchange.

I'm a health insurance producer, or broker, at Pierson & Smith, a
division of First Niagara Benefits Consulting. I've been a broker
for the past 17 plus years and have been an advocate and
consultant for many businesses and individuals throughout the
State.

I've been a Cabinet appointee to the Governor's Sustinet
Healthcare Cabinet since August 2011. As member of that
Cabinet, I think I've done what my organization, the
Connecticut Benefit Brokers has asked of me to do, which is, "to
inform and educate" my fellow Cabinet members on certain
aspects of purchasing health insurance through the eyes of our
consumers, which are businesses and individuals.

I know several of my fellow Cabinet members have told me directly that they didn't really know what brokers did until they met me and my broker colleagues. I've been very proud to serve on this Cabinet and feel that I've learned a lot as well.

I'm also a Board member of the Connecticut Benefit Brokers, which is a chapter of the National Association of Health Underwriters. The Connecticut Benefit Brokers represents several hundred members of our organization and our aligned broker organizations such as NAIFA and the "Big I" when it comes to health insurance.

As an organization our primary purpose is "to inform and educate" consumers about all employee benefits. The biggest concern always seems to be health insurance. Our consumers are large businesses; small businesses and individuals (individuals who don't qualify for government programs and are under 65 years of age).

We see the Health Insurance Exchange changing from an organization that needs to be established to one that needs to be marketed to the community in 2014 and beyond.

We believe we can help with this goal.

Currently, about 60% of the businesses in the State of Connecticut offer health insurance to their employees. Connecticut Benefit Brokers are employed by many of those businesses to help them get through the marketing and decision making process in choosing a health insurance plan.

I would like to point out that our neighbors to the North, and the “original Exchange”, the Commonwealth of Massachusetts’ Connector see the value in having a broker on their Executive Board. In the past year and half the Commonwealth amended Section 42 of Chapter 288 of the Acts of 2010 to create a position for a broker representative to be on the Connector Board. In 2011, Governor Deval Patrick appointed George W. Gosner Jr, of Spring Consulting Group to be that representative.

I know Mr. Gosner, as he is a member of the National Association of Health Underwriters, and I’ve spoken to him about this appointment and how it has benefited the Connector Board. Mr. Gosner pointed out that he has helped in many facets of the Board meetings, but in particular with the education and information for Connector Board members as to how businesses and individuals view their options when it comes to their health insurance plan benefits. As brokers we deal with these consumers every day in the marketplace.

I don’t want to take up more of your valuable time, but do want to thank you for the opportunity to speak with you today on this important issue and I ask that you support adding a broker to the Connecticut Health Insurance Exchange Board of Directors.